
From: Ms Q PH <MSQP5@outlook.com>
Sent: Tuesday, October 25, 2022 3:27 PM
To: Chambers_of RG
Subject: Request for reversal of Bankruptcy Dismissal 10/16/2022Fwd: MUST SEND PROOF OF INSURANCE BY END OF DAY FRIDAY OR CASE CAN BE DISMISSED Confirmation adjourned to 11/2 with Interim Order - Please see Disclosure
Attachments: Image.jpeg

CAUTION - EXTERNAL:

October 17th, 2022

U.S. Bankruptcy Court
Newark, NJ, 07102

Attn: Honorable Judge Rosemary Gambardella

Re: Ms. Quiana Phillips; Debtor
Re: Case# 22-13619

Dear Honorable Rosemary Gambardella,

I received notice that my Bankruptcy had been dismissed; due to failed compliance with the Attorney (David Beslow) and the Trustee.

Since the initial filing in May 2022, I have provided documents requested from the Attorney, paid the requested Attorney's fee(s) and submitted additional monies in multiple increments from \$500.00(Five Hundred Dollars) up to \$1,500.00(Fifteen Hundred Dollars); from May 2022 to September 2022(in the form of U.S. Postal money orders).

The property insurance was last paid in July 2022 (Sent via Express Mail) and I provided the proof of the insurance carrier to the attorney; during an appointment to discuss a modification.

In addition to that meeting, I sent proof of coverage via email; requesting the Attorney to represent me against the insurance company for failure to pay the claim.

My home suffered damage by water that went through three floors to the basement (damaging walls, floors and creating conditions for mold).

In order to meet the financial obligations of the Lender and the bankruptcy court, I asked the lawyer to discuss an extension of time with the Lender, possibly with the court and later with the Trustee; to enable me to repair the damages.

However, I received no definite confirmation that the requests made (to the Lender, presiding Judge and/or the Trustee) were honored.

In regards to the property taxes, the Lender ceased making payments and I started making payments in April 2022.

While making payments, the City's Clerk declined to take any additional payments (stating that the U.S. Postal Money Orders were unacceptable and too old); this statement was made after accepting over five of them.

I explained that the U.S. Postal money orders have no expiration (and were under one year old) and they were still declined for payment.

After the payment of the property taxes were refused, I discussed the matter with the attorney and was under the impression that that the City of East Orange's claim of taxes was included under the claim in Bankruptcy court.

Later I found out the claim was filed for the water bill, which I have kept current and is paid in full.

The last water bill was overpaid, but left me a balance of \$1.87(One Dollar and Eighty-Seven Cents).

Then at a later meeting the attorney told me I am still responsible for and need to pay the property taxes.

I was left confused on what exactly the City of East Orange's claim for Bankruptcy court was for; if the water bill was paid completely.

Since my property was damaged in May 2022, I have struggled with getting it up and running. I have lost a tenant and the insurance company has refused to pay for submitted invoices and loss of rental income.

In all the chaos, my IRS taxes were prepared late and were presented to the Attorney at the last Bankruptcy scheduled hearing; via phone and \$1,500.00(Fifteen Hundred Dollars) was paid to the Attorney for the Trustee to receive.

In preparing to meet the requirements of the Trustee, I made a request to the Attorney to ask the Trustee for an extension on paying the property taxes; to allow the pending IRS tax refund to be applied and make the payment in full.

As of the date of dismissal, the Attorney disregarded receiving the requested item(s) (property insurance, taxes, Trustee payment; possibly) by the deadline required and stated the Trustee would not honor the refund; which is overseen by Ms. Sharissa Jones (ID# 0209962; IRS Bankruptcy Specialist, 973-921-4169).

Ms. Jones stated via phone, all refunds will be released when both tax years are processed completely by the IRS.

Prior to the dismissal of my case, I filed a formal complaint with the U.S. Department of Justice for Predatory Lending (Report# 193123-VKN) and suffered Identity Theft (Reference# 145562825; Identitytheft.gov).

Therefore, I am making a request for the dismissal of 09/30/2022 be vacated and the automatic stay be re-established. In addition to these request(s), I am making a request for an extension of time to replace the attorney of record and come to an arrangement with DOJ and the mortgage company listed.

Attached to this message are documents and communications supporting my compliance and/or inquiries with the Attorney. Included are additional documents to support matters discussed.

In closing, I would like to thank you for taking the time to review my request and hope that you can be of assistance in this matter.

Respectfully,

Ms. Quiana Phillips; Debtor
Case# 22-13619

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From: Ms Q PH <MSQP5@outlook.com>
Sent: Thursday, October 6, 2022 3:40:02 PM
To: David Beslow <dbeslow@goldmanlaw.org>
Cc: Catherine Finnerty <cfinnerty@goldmanlaw.org>
Subject: Re: MUST SEND PROOF OF INSURANCE BY END OF DAY FRIDAY OR CASE CAN BE DISMISSED Confirmation adjourned to 11/2 with Interim Order - Please see Disclosure

The insurance was provided the week of July 26th, 2022.

It was written in your own handwriting. I provided the policy information and sent the attorney a letter in prior weeks to represent me with the mold through the same insurance carrier. There is no reason a Sheriff's Notice should be posted to my door. Please reinstate my bankruptcy and state where the monies paid of \$1,500.00 were sent to.

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From: David Beslow <dbeslow@goldmanlaw.org>
Sent: Friday, September 30, 2022 16:09
To: Ms Q PH <MSQP5@outlook.com>
Cc: Catherine Finnerty <cfinnerty@goldmanlaw.org>
Subject: RE: MUST SEND PROOF OF INSURANCE BY END OF DAY FRIDAY OR CASE CAN BE DISMISSED Confirmation adjourned to 11/2 with Interim Order - Please see Disclosure

Yes, I put the request in an email to the Trustee. I am awaiting a response. However we do not appear to have proof of your insurance, so please forward same to us immediately to avoid a dismissal of the case. I will only be in the office for another hour. If you have access to email this to me please do so immediately so I can forward same to the Trustee.

Regards,
David

From: Ms Q PH <MSQP5@outlook.com>
Sent: Friday, September 30, 2022 4:06 PM
To: David Beslow <dbeslow@goldmanlaw.org>
Cc: Catherine Finnerty <cfinnerty@goldmanlaw.org>
Subject: Re: MUST SEND PROOF OF INSURANCE BY END OF DAY FRIDAY OR CASE CAN BE DISMISSED Confirmation adjourned to 11/2 with Interim Order - Please see Disclosure

Mr. Beslow,

Did you ask the Trustee if she will allow additional timing to pay the property taxes or can it be added to the claim as the City of East Orange is listed.

I'm waiting for my tax refund; as I stated it before and they are still processing it.

I contacted the IRS agent handling the Bankruptcy and she stated that it should be processing soon.

However, it may not make the deadline. Please speak to the Trustee for an extension. Today is the 30th of September 2022.

Please get a response prior to the 12th of October.

Thank you.

Sincerely,

Ms. Quiana Phillips

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From: Ms Q PH <MSQP5@outlook.com>
Sent: Friday, September 30, 2022 4:01:33 PM
To: David Beslow <dbeslow@goldmanlaw.org>
Cc: Catherine Finnerty <cfinnerty@goldmanlaw.org>
Subject: Re: MUST SEND PROOF OF INSURANCE BY END OF DAY FRIDAY OR CASE CAN BE DISMISSED Confirmation adjourned to 11/2 with Interim Order - Please see Disclosure

Mr. Beslow,

You have the homeowners insurance information. Please review what was provided to Ms. Catherine.

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From: David Beslow <dbeslow@goldmanlaw.org>
Sent: Friday, September 30, 2022 10:33:07 AM
To: Ms Q PH <MSQP5@outlook.com>
Cc: Catherine Finnerty <cfinnerty@goldmanlaw.org>
Subject: MUST SEND PROOF OF INSURANCE BY END OF DAY FRIDAY OR CASE CAN BE DISMISSED Confirmation adjourned to 11/2 with Interim Order - Please see Disclosure

Ms. Phillips,

I hope you are doing well. Per our phone conversation yesterday, we explained the immediate need for you to bring in proof of your homeowner's insurance and you advised you were dropping off proof of the insurance. You did not appear yesterday and we must have the proof of current insurance to provide to the Trustee by the end of the business day today or your case will be dismissed. We tried calling your phone today but it went straight to voicemail. Please call the office to advise when you are coming in so we can get the proof of insurance over to the Trustee and avoid the automatic dismissal.

Thanks,
David

From: David Beslow
Sent: Thursday, September 29, 2022 11:37 AM
To: Ms Q PH <MSQP5@outlook.com>

Cc: Catherine Finnerty <cfinnerty@goldmanlaw.org>

Subject: MUST SEND PROOF OF INSURANCE BY END OF DAY FRIDAY OR CASE CAN BE DISMISSED Confirmation adjourned to 11/2 with Interim Order - Please see Disclosure

Importance: High

Ms. Phillips,

Please send over proof of the homeowners insurance immediately, as the Judge required that it be provided by the end of business on Friday. The other deadlines outline in my previous email remain. If we are unable to provide proof of your homeowner's insurance by the end of the day Friday the Court will dismiss the case.

I will follow up with you by phone. You can either email us proof of the homeowner's insurance policy or drop it off at our office.

Thank you for your prompt attention to this matter.

Regards,
David

From: David Beslow

Sent: Wednesday, September 28, 2022 4:01 PM

To: Ms Q PH <MSQP5@outlook.com>

Cc: Catherine Finnerty <cfinnerty@goldmanlaw.org>

Subject: Confirmation adjourned to 11/2 with Interim Order - Please see Disclosure

Importance: High

Ms. Phillips,

Thank you for appearing in our office this morning to appear with us via phone at your confirmation hearing. Per the Court's Order, the confirmation hearing is being adjourned to 11/2 at 2:30pm. This is the same date and time for the mortgage company's recently filed motion for relief from stay. Before you left, we discussed the interim order issued by the Court, and I provided you with a disclosure regarding the terms and requirements. For your convenience, I have attached a copy of the disclosure to this email.

You presently have an appointment scheduled in my office for October 10, 2022 at 10:00am. Please make sure to appear at the scheduled time with the required documents so we can avoid a dismissal on the October 12, 2022 deadline.

Regards,
David

CAUTION - EXTERNAL EMAIL: This email originated outside the Judiciary. Exercise caution when opening attachments or clicking on links.